



Welcome to Gateway Bank

Your customer owned banking alternative

www.gatewaybank.com.au

A woman with long blonde hair and a young girl with brown hair are sitting on a grassy lawn. The woman is smiling and looking at the girl. The girl is holding a small pink bubble wand and blowing a bubble. The background is a soft-focus green lawn and trees.

If you have a dream, we can make it a reality

Whether you want to purchase a new home, invest in property, buy your dream car, save up for something special or just for a rainy day – we have the solution for you.

If you have a dream we can make it a reality

Who we are

You could say we're a well kept secret

We're synonymous with trust and exceptional personal service. Since we began in 1955 we've been helping people just like you to achieve the dream of owning your own home and building your hard earned savings.

We at **Gateway Bank**, as an ADI (Authorised Deposit-taking Institution), operate to the very same prudential regulations as the big banks and our deposits are covered by the same Government guarantee#.

What we offer

A full range of straightforward banking products

Our complete range of products is designed to help you at each stage of your life. Simply turn to pages 5 and 6 to view a snapshot of our products and banking options.

We also offer our customers, who we refer to as 'Members', our word. We promise to treat Members as valued individuals, not as account numbers, by providing service that is friendly, personal and helpful every time.

“As a new mortgage holder, Gateway was exceptionally helpful with every aspect of the loan approval. It's great to talk to a real person in Australia.”

A close-up photograph of a human hand, palm up, holding a small, white, heart-shaped object. The background is a soft, out-of-focus green, suggesting foliage. The lighting is bright and even, highlighting the texture of the skin and the smooth surface of the heart.

Outstanding service... year after year

Our Members tell us year after year that they love what we do - in our latest Member survey we scored an 87% Member satisfaction rating¹. But don't just take our word for it, in 2017 Gateway won 14 awards by independent rating experts.

Why choose Gateway?

If you want the peace of mind that comes from knowing your money is with a trusted and experienced Australian financial services provider, and the comfort that you'll be treated like an individual with honesty and integrity every time, then you should choose Gateway.

Outstanding service **year after year**

A snapshot of Gateway's products

GATEWAY HOME LOANS

Our home loans range from basic to fully featured packages that suit different purposes and life stages. If you're ready to purchase your first home, a piece of land with the intent to build, invest in a rental property, upgrade, or refinance your existing home loan, we have the product for you.

Our team of home loan specialists have the expert knowledge to assist you with a home loan solution that meets your current needs and challenges.

For full details please visit www.gatewaybank.com.au/homeloans

GATEWAY CONSUMER LOANS

Whether you're buying a car, renovating your home, taking a holiday, consolidating debt, or planning for a funeral, we have a great range of personal loan solutions for you.

For full details please visit www.gatewaybank.com.au/personalloans

GATEWAY SAVINGS SOLUTIONS

We have a range of accounts to suit your family's needs. From everyday banking, youth banking, Christmas Club accounts and funeral savings, to high interest savings and term deposits.

Find out more at www.gatewaybank.com.au/savings

GATEWAY INSURANCE

Together with our insurance provider CGU Insurance Limited*, we can organise insurance cover from basic to high level protection for your home and contents, car, motorcycle, boat, caravan, investment property or holiday. Phone us for an obligation free quote on the spot, or apply and pay online to receive a 10% discount on premiums.

Find out more at www.gatewaybank.com.au/insurance

How to bank with us

Eight easy access options

1 ATM AND EFTPOS ACCESS

Access your money in Australia and overseas with a Gateway Visa Debit Card. You can use a wide network of ATMs in Australia fee-free. This means that you can avoid paying fees in most instances.³ Use Online Banking to make secure, free, and easy PIN changes.

2 ONLINE BANKING

Our secure Online Banking facility (through the Gateway website) enables you to easily transfer money from your account(s) to other internal or external accounts 24 hours a day, 7 days a week. Plus you can pay bills with BPAY® and set up automatic salary and direct credits.

3 MOBILE BANKING APP

Access your banking on the go using Gateway's mobile app, Gateway 2go, available for both iPhone™ and Android™ devices⁴.

4 TELEPHONE BANKING

Our fee-free, automated telephone banking service is available 24 hours a day, 7 days a week. It provides easy, fast and secure access to your account. During business hours, speak with a Member of our team toll free (see back cover).

5 GATEWAY'S VISA DEBIT CARD

A Gateway Visa Debit Card is fee-free if you have a Gateway Edge Account or home loan⁵. It's a great way to access your money and can be linked to a Gateway Everyday Savings or 100% Loan Offset Account.

6 IN BRANCH

Visit us in our Sydney CBD branch for assistance with any transaction and to speak in person with a Member of our team (see back cover).

7 AUSTRALIA POST OUTLETS

Make free deposits at selected Australia Post outlets (Bank@Post™) using a Gateway Visa Debit Card.

8 FAX AND POST

Send your account instructions to us via fax or post and we'll take care of the rest (see back cover).



Safe and secure

We're rock solid! Gateway is an ADI (Authorised Deposit-taking Institution) which means we are regulated in the same way and meet the same strict standards as the Big Four banks and our deposits are covered by the Government guarantee[#].

Safe and secure

A man in a green jacket and backpack is smiling and looking to the side. He is leading a group of hikers, with a woman in a pink jacket and hat visible behind him. The background is a blurred natural setting.

Independently customer owned

We're customer owned. The basic principle being that our customers, who we call 'Members', own Gateway. We have no external shareholders and that means we put our Members first. Unlike the publicly-listed banks, we don't have the pressure of maximising profits for the benefit of external shareholders. Our success is measured by how well we assist you, not by the profits we make from your money.

A different kind of banking

Gateway is customer owned

Did you know 1 in 5 Australians are serviced by a customer owned financial institution?

The term 'customer owned' describes the unique structure of mutual banks, mutual building societies, credit unions and some friendly societies.

The basic principles are:

- ▲ Our Members, who are also our customers, own the organisation.
- ▲ We deliver genuine care and commitment to our communities and Members.
- ▲ We are based on the core values of cooperation, moral integrity, trust, financial prudence and social responsibility.

Our culture

Members are at the heart of everything we do

As a customer owned banking institution our focus is to look after your financial needs, from generation to generation, so that you can relax and spend your time on what is important to you.

“As a Member since 1966 I've been very happy with Gateway over the years, and even more so now in retirement!”

Who can become a Gateway Member?

Everyone can, and everyone should!
You do not need to work in a particular industry or belong to a certain club to join Gateway

How to contact us

ONLINE

- ▲ Web: www.gatewaybank.com.au
- ▲ Gateway's Online Banking: www.gatewaybank.com.au then click on the 'Online Banking Login' button.
- ▲ Email your enquiry or instructions to memberservices@gatewaybank.com.au

IN BRANCH (ALSO OUR REGISTERED OFFICE)

- ▲ Open Monday to Friday from 8:30am to 4:30pm (closed on public holidays).
- ▲ Located at Level 10, 68 York Street, Sydney, NSW, 2000.

BY PHONE

- ▲ Phone our Member Services team toll free on 1300 302 474, Monday to Friday from 8:00am to 6:00pm (AEST).
- ▲ Telephone banking is available 24 hours a day, seven days a week by phoning 1300 302 474.

BY POST OR FAX

Send your enquiry or instructions to our Member Services team

- ▲ Post: Gateway Bank, GPO Box 3176, Sydney, NSW 2001.
- ▲ Fax: 02 9307 4299.



Personal and Australian

We are a bit like one big family. Our people and operations are centrally based in one office so if you ever need to call us, you'll always speak with one of our friendly team in Sydney who is empowered to help you on the spot.

The Government Guarantee is up to \$250,000 per account holder per ADI.

¹ Our 2017 Member Survey was conducted by McCrindle, an independent external agency in no way affiliated with Gateway Bank.

² Insurance products are issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

³ When using your Visa Debit Card at an ATM, the ATM will advise if a fee will be charged for your transaction. You may consider cancelling your transaction and finding an alternative if you are being charged a fee.

⁴ Subject to availability. iPhone is a trademark of Apple Inc. Android is a trademark of Google Inc.

⁵ A \$5 monthly Visa Debit Card fee applies unless you have an Edge Account or a Gateway Home Loan.

Loan products, deposit products and access facilities are issued by Gateway Bank Ltd ABN 47 087 650 093 AFSL/Australian Credit Licence Number 238293.

Before making a decision on insurance products, deposit products or access facilities, please refer to the terms and conditions, Product Disclosure Statements and Financial Services Guide available at www.gatewaybank.com.au or by calling us on 1300 302 474.

Loan applications are subject to Gateway's standard credit assessment criteria and fees and charges are payable. Third party fees may apply. Full details of the relevant terms and conditions are available on application.

^(R) Registered to BPAY Pty Ltd ABN 69 079 137 518.

TM Bank@Post is a trademark of Australia Post ABN 28 864 970 579.

How to contact us

Web
www.gatewaybank.com.au

Email
memberservices@gatewaybank.com.au

Call
1300 302 474

Fax
02 9307 4299

Registered Office
**Level 10, 68 York Street
SYDNEY NSW 2000**

Postal Address
**GPO Box 3176
SYDNEY NSW 2001**

BSB Number
676 - 000

Gateway Bank Ltd
ABN 47 087 650 093
AFSL 238293 / Australian Credit Licence 238293

WTG 20180917

